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Substitute for form 1449/PTO			<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>			<b>Application Number</b>	10/737,298
Date Submitted: February 11, 2010			<b>Filing Date</b>	12/16/2003
(use as many sheets as necessary)			<b>First Named Inventor</b>	John L. Kemper
Sheet	1	of	Art Unit	3691
			Examiner Name	Hamilton, Lalita M.
			Attorney Docket Number	037607-0251

<b>U.S. PATENT DOCUMENTS</b>					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
A1	6,904,412 B1		06-07-2005	Broadbent et al.	
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A3	2001/0047326 A1		11-29-2001	Broadbent et al.	
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<b>UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS</b>					
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Serial Number-Kind Code <sup>2</sup> (if known)			
A12	11/322,838		12-30-2005	Flaxman et al.	
A13	11/322,911		12-30-2005	Flaxman et al.	

<b>FOREIGN PATENT DOCUMENTS</b>					
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code <sup>3</sup> * Number <sup>4</sup> Kind Code <sup>2</sup> (if known)			
					T <sup>6</sup>

<b>NON PATENT LITERATURE DOCUMENTS</b>				
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A14		ALCORN LOWELL, "Killing the Paper," Mortgage Banking, August 2005, 3 pgs, Mortgage Bankers Association, Washington, DC, USA.		

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			<b>Art Unit</b>	3691	
			<b>Examiner Name</b>	Hamilton, Lalita M.	
			<b>Attorney Docket Number</b>	037607-0251	

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A24	JOHNSTON JUDY, "Paperless is More," Mortgage Banking, December 2004, 4 pgs, Mortgage Bankers Association, Washington, DC, USA.				
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A26	LAURIE MICHAEL, "Challenge in Automating eMortgages," Mortgage Banking, December 2004, 6 pgs, Mortgage Bankers Association, Washington, DC, USA.				

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	A27	PLESUMS CHARLES, "Introduction to Workflow," Workflow Handbook, 2002, 20 pgs. Workflow Management Coalition, Hingham, MA, USA.
	A28	PRIOR CAROL, "Workflow and Process Management," Workflow Handbook, 2003, 9 pgs, Workflow Management Coalition, Hingham, MA, USA.
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	A30	TAGLIA PETE and WILLIAMS BILL, "Managing Fallout in a Volatile World," MBA National Secondary Marketing Conference, April 8, 2003, 41 pgs, Mortgage Bankers Association, Washington, DC USA.
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	A32	THE JAPANESE STANDARDS ASSOCIATION, "Interworkflow Application Model: The Design of Cross-Organizational Workflow Processes and Distributed Operations Management," The Workflow Management Coalition Specification, February 1997, 31 pgs, Workflow Management Coalition.
	A33	VAN VALKENBURG PAUL T., "Pipeline Risk Management: Recent Trends, Strategies and Accounting Implications," MBA Accounting and Tax Conference 2002, December 12, 2002, 21 pgs, Mortgage Bankers Association, Washington, DC, USA.
	A34	WILLIAMS MICHAEL, "Tools for Emerging Markets," Mortgage Banking, February 2004, 4 pgs, Mortgage Bankers Association, Washington, DC, USA.
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